

Certificate Number: 13858-PAM-DE-028229865

Bankruptcy Case Number: 12-00060



13858-PAM-DE-028229865

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 19, 2016, at 9:47 o'clock AM EDT, Calvin Williams completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 19, 2016 By: /s/Edwin G. Calderon

Name: Edwin G. Calderon

Title: Vice President